

Age and Amount Requirements

The guidelines in the chart below apply to the amount applied for and any amount applied for in the past 12 months. For Survivorship coverage: Requirements for each insured are based on the full face amount applied for, including any rider. The standard time limit for exam requirements is 12 months for ages 0 – 70 (6 months for age 71+), subject to current (within 3 months) non-medical declarations.

AGE	POLICY AMOUNT								
	\$25,000	\$25,001 – \$50,000*	\$50,001 – \$99,999*	\$100,000 – \$499,999	\$500,000 – \$999,999	\$1,000,000 – \$3,000,000	\$3,000,001 – \$4,999,999	\$5,000,000 – \$9,999,999	\$10,000,000 and up
0–14	NONE	NONE	NONE	NONE	APS	APS	APS	APS	APS
15–17	NONE	NONE	NONE	NONE	APS	APS, EXAM, IRP	APS, EXAM, IRP	APS, EXAM, IRP	APS, EXAM, IRP
18–40	NONE	NONE	NONE	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR
41–45	NONE	NONE	Rx	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
46–50	NONE	Rx	Rx	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
51–60	Rx	Rx	Rx	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
61–64	Rx	Rx	Rx	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
65–70	Rx	Rx	Rx	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
71–75	APS, Rx	APS, Rx	APS, Rx	APS, COG, EXAM, IRP, Rx	APS, COG, EXAM, IRP, Rx	APS, COG, EXAM, IRP, MOBILITY, Rx	APS, COG, EXAM, IRP, MOBILITY, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, Rx
Over 75				APS, COG, EXAM, IRP, MOBILITY, MVR, Rx	APS, COG, EXAM, IRP, MOBILITY, MVR, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MVR, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MVR, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MVR, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MVR, Rx

* For PruTerm One only, for face amounts \$50,000 - \$99,999, an Exam and UHIV are required.

** Minimum face amounts are for: ages 76-80: \$100,000; ages >80: \$250,000. (Face amounts of \$200,000 may be considered as an exception—contact underwriting.)

REQUIREMENTS LEGEND

EXAMINATION REQUIREMENTS

EXAM Examiner is a paramed. She/he weighs & measures the proposed insured, takes blood pressure & pulse.

Modified Exam required for submissions via Express Worksheet.

Part 2 Medical Declarations are obtained via tele-interview or eInterview.

Full Exam required for submissions of any long form Application.

Part 2 Medical Declarations are obtained by the examiner.

MEDICAL REQUIREMENTS

APS	Attending Physician Statement
COG	Cognitive testing, administered by examiner
ECG	Electrocardiogram
FRAILITY	Senior supplement questionnaire, administered by examiner.
IRP	Insurance Risk Profile (Comprehensive Blood and Urine Panel)
MOBILITY	Get Up & Go mobility test
MRx	Medical Claims Data with Pharmaceutical database check
MVR	Motor Vehicle Report
Rx	Pharmaceutical database check
UHIV	Urine HIV Test

DATA REQUIREMENTS (PRUDENTIAL TO ORDER WHEN REQUIRED)

PADR (Prudential Automated Database Report)

Face amount: \$100,000 – \$9,999,999

EIR (eInspection Report)

\$500,001 – \$9,999,999

DVR (Data Verification Report)

Face amount: \$10,000,000 and over

FINANCIAL GUIDELINES (Additional requirements may be obtained by the underwriter as needed.)

Requirement	Age Range	Face Amounts
Financial supplement to the application	Ages ≤ 70	≥ \$5,000,000
	Ages 71 – 80	≥ \$2,500,000
	Ages > 80	≥ \$1,000,000
Third party supporting financial documentation required	Ages 18 – 70	≥ \$10,000,000
	Ages 71 – 80	≥ \$2,500,000
	Ages > 80	≥ \$1,000,000

For cases eligible for PruFast Track, EXAM and IRP will be requested by the underwriter on an as-needed basis based on case characteristics. In addition to the lab slip, please submit any required state-specific HIV consent form.